

BROADWAY FEDERAL BANK FSB

	CPP Disbursement Date 11/14/2008	Cert 30306	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$484	\$418	-13.6%		
Loans	\$428	\$357	-16.6%		
Construction & development	\$5	\$4	-26.7%		
Closed-end 1-4 family residential	\$82	\$77	-5.8%		
Home equity	\$1	\$0	-32.2%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-47.5%		
Commercial & Industrial	\$11	\$7	-38.6%		
Commercial real estate	\$182	\$153	-16.0%		
Unused commitments	\$10	\$4	-60.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$22	\$18	-19.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$1			
Cash & balances due	\$8	\$12	47.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$441	\$383	-13.2%		
Deposits	\$350	\$297	-15.1%		
Total other borrowings	\$87	\$83	-4.6%		
FHLB advances	\$0	\$83			
Equity					
Equity capital at quarter end	\$43	\$36	-18.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	8.2%	--		
Tier 1 risk based capital ratio	11.8%	11.5%	--		
Total risk based capital ratio	13.0%	12.8%	--		
Return on equity ¹	3.6%	6.9%	--		
Return on assets ¹	0.3%	0.6%	--		
Net interest margin ¹	4.2%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	39.7%	38.0%	--		
Loss provision to net charge-offs (qtr)	117.7%	0.0%	--		
Net charge-offs to average loans and leases ¹	1.4%	2.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	6.2%	8.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	7.2%	10.0%	0.1%	-1.0%	--
Home equity	0.0%	25.2%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	93.1%	7.5%	40.4%	154.4%	--
Commercial & Industrial	25.1%	0.0%	-0.5%	12.7%	--
Commercial real estate	14.5%	19.1%	0.2%	0.3%	--
Total loans	9.2%	11.9%	0.4%	0.6%	--